

CENT JANTA CREDIT CARD



Scheme

- Hassle free
- General purpose credit
- Based on the assessment of cash flow
- Without insistence on security, purpose of loan and end use of credit
- Card issued to one person in family

Type of Facility

- Revolving credit.

Eligibility

- Permanent resident
- Age: minimum 21 years and maximum of 50 years
- Deposit account with our Branch for atleast 6 months. If the average balance is Rs. 5,000/- and above, then the eligibility be reduced to 3 months
- Non-defaulter to any Bank/Financial institution

Existing borrowers of the Branch who are issued Central Kisan Credit Card(CKCC), Central Laghu Udyami Credit Card (CLUU), Central Artisans Credit Card (CACC), Central Card (CSCC) are not eligible.

Quantum of Limit

- 25% of Gross Annual Income subject to the maximum of Rs. 25,000/-
- Flexibility in fixing the limit based on the assessment of the income and cash flow of the entire household.
- Limit reviewed yearly

Interest Rate

- Interest - BPLR+1% on monthly basis

NO MARGIN | NO SECURITY
| NO SERVICE CHARGES